

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Miguel Angel Gomez

3122 Naylor Road
San Ysidro, CA 92173

Social Security No.: xxx-xx-1592

Debtor Aliases: Miguel A Gomez

Case number: 09-10546-PB7

Chapter: 7

Judge Peter W. Bowie

Clarisa Gomez

3122 Naylor Road
San Ysidro, CA 92173

Social Security No.: xxx-xx-3564

Joint Debtor Aliases: Clarisa Solis; Maria Solis

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/20/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-10546User: admin
Form ID: b18Page 1 of 1
Total Noticed: 21

Date Rcvd: Oct 20, 2009

The following entities were noticed by first class mail on Oct 22, 2009.

db/jdb +Miguel Angel Gomez, Clarisa Gomez, 3122 Naylor Road, San Ysidro, CA 92173-2868
 aty +Roger Stacy, Stacy Law Firm, 6046 Cornerstone Ct., San Diego, CA 92121-4758
 tr Gerald H. Davis, P.O. Box 121111, San Diego, CA 92112-1111
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
 San Diego, CA 92108-4424
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
 Bethlehem, PA 18025-0025
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
 Sacramento, CA 94280-0001
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
 11934532 +Childrens Place, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 11934533 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 11934535 +Downey Savings & Loan, 3501 Jamboree Rd, Newport Beach, CA 92660-2980
 11934537 +Shedrick O Davis, 300 S Grand Avenue 4th Floor, Los Angeles, CA 90071-3109

The following entities were noticed by electronic transmission on Oct 20, 2009.

tr EDI: QGHDAVIS.COM Oct 20 2009 19:13:00 Gerald H. Davis, P.O. Box 121111,
 San Diego, CA 92112-1111
 smg EDI: CALTAX.COM Oct 20 2009 19:13:00 Franchise Tax Board, Attn: Bankruptcy,
 P.O. Box 2952, Sacramento, CA 95812-2952
 smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee,
 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
 Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
 11934528 +EDI: BECKLEE.COM Oct 20 2009 19:13:00 American Express, c/o Becket and Lee, Po Box 3001,
 Malvern, PA 19355-0701
 11934529 +EDI: BANKAMER.COM Oct 20 2009 19:13:00 Bac / Fleet Bankcard, Po Box 26012,
 Greensboro, NC 27420-6012
 11934530 +EDI: BANKAMER.COM Oct 20 2009 19:13:00 Bank Of America, Attn: Bankruptcy NC4-105-02-99,
 Po Box 26012, Greensboro, NC 27420-6012
 11934531 +EDI: CHASE.COM Oct 20 2009 19:13:00 Chase, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 11934532 +EDI: CITICORP.COM Oct 20 2009 19:13:00 Childrens Place, Attn.: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195-0507
 11934533 +EDI: CITICORP.COM Oct 20 2009 19:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 11934534 +EDI: DISCOVER.COM Oct 20 2009 19:13:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 11934536 EDI: RMSC.COM Oct 20 2009 19:13:00 Gemb/gap, Attention: Bankruptcy, Po Box 103106,
 Roswell, GA 30076
 11934538 +EDI: WTRRN BANK.COM Oct 20 2009 19:13:00 Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust United States Trustee Office

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2009

Signature:

